

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Martin D. Borst  
Debtor

Case No. 25-00376-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jun 04, 2025

User: AutoDocket  
Form ID: 309A

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2025:**

Recip ID	Recipient Name and Address
db	+ Martin D. Borst, 52 Robin Circle, Wysox, PA 18854-7966
aty	+ Denise E. Carlon, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Lauren Marie Moyer, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste. 160, Garden City, NY 11530-1631
5688700	+ Corporate America Credit Union, 970 Oaklawn Ave #3, Elmhurst, IL 60126-1059
5688704	+ Milstead & Associates, LLC, 220 Lake Drive East, Suite 301, Cherry Hill, NJ 08002-1165

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: efilings@ginsburglawgroup.com	Jun 04 2025 18:44:00	Amy Lynn Bennecoff Ginsburg, Ginsburg Law Group, P.C., 653 W. Skippack Pike, Suite 300-71, Blue Bell, PA 19422
tr	+ Email/Text: lawrencegfrank@gmail.com	Jun 04 2025 18:45:00	Lawrence G. Frank, (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Jun 04 2025 18:45:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
cr	^ MEBN	Jun 04 2025 18:36:10	SN Servicing Corporation as servicer for U.S. Bank, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530, UNITED STATES 11530-1631
5688697	+ Email/Text: bankruptcy@acacceptance.com	Jun 04 2025 18:45:00	American Credit Acceptance, 961 E Main St, Spartanburg, SC 29302-2149
5688698	+ EDI: WFNNB.COM	Jun 04 2025 22:37:00	Comenity Bank/Dental First Financing, PO Box 182120, Columbus, OH 43218-2120
5688699	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 04 2025 18:45:00	Consumer Portfolio Services, 16355 Lagoon Canyon Rd, Irvine, CA 92618-3801
5688701	EDI: DIRECTV.COM	Jun 04 2025 22:37:00	DirectTV, LLC, PO Box 5072, Carol Stream, IL 60197-5072
5688702	+ EDI: AIS.COM	Jun 04 2025 22:37:00	DirectTV, LLC, c/o American InfoSource, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
5704026	EDI: DIRECTV.COM	Jun 04 2025 22:37:00	Directv, LLC, by AIS InfoSource LP as agent, PO Box 5072, Carol Stream, IL 60197-5072
5688703	Email/Text: bk@lendmarkfinancial.com	Jun 04 2025 18:44:00	Lendmark, P.O. Box 80845, Conyers, GA 30013
5703585	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 04 2025 18:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5711240	^ MEBN	Jun 04 2025 18:36:10	SN Servicing Corporation, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden

5688705	+ EDI: SYNC		City, NY 11530-1631
		Jun 04 2025 22:37:00	Synchrony Bank/Lowes, PO Box 981400, El Paso, TX 79998-1400
5688706	+ Email/Text: jcissell@bankofmissouri.com		
		Jun 04 2025 18:45:00	The Bank of Missouri, 916 North Kings Highway, Perryville, MO 63775-1204
5688707	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jun 04 2025 18:45:00	Wilmington Savings Fund Society, FSB, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
TOTAL: 16			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5688975	*+	American Credit Acceptance, 961 E Main St, Spartanburg, SC 29302-2149
5688976	*+	Comenity Bank/Dental First Financing, PO Box 182120, Columbus, OH 43218-2120
5688977	*+	Consumer Portfolio Services, 16355 Lagoon Canyon Rd, Irvine, CA 92618-3801
5688978	*+	Corporate America Credit Union, 970 Oaklawn Ave #3, Elmhurst, IL 60126-1059
5688979	*	DirectTV, LLC, PO Box 5072, Carol Stream, IL 60197-5072
5688980	*+	DirectTV, LLC, c/o American InfoSource, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
5688981	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court., Lendmark, P.O. Box 80845, Conyers, GA 30013
5688982	*+	Milstead & Associates, LLC, 220 Lake Drive East, Suite 301, Cherry Hill, NJ 08002-1165
5688983	*+	Synchrony Bank/Lowes, PO Box 981400, El Paso, TX 79998-1400
5688984	*+	The Bank of Missouri, 916 North Kings Highway, Perryville, MO 63775-1204
5688985	*+	Wilmington Savings Fund Society, FSB, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2025 at the address(es) listed below:

Name	Email Address
Amy Lynn Bennecoff Ginsburg	on behalf of Debtor 1 Martin D. Borst efilings@ginsburglawgroup.com ginsburglaw@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor BM-SC Series I Trust bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Lauren Marie Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of LB-Igloo Series VI Trust bkecf@friedmanvartolo.com, ecfmil@ecf.courtdrive.com

District/off: 0314-5  
Date Rcvd: Jun 04, 2025

User: AutoDocke  
Form ID: 309A

Page 3 of 3  
Total Noticed: 21

Lawrence G. Frank

lawrencegfrank@gmail.com PA39@ecfbis.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1:	<b>Martin D. Borst</b>	Social Security number or ITIN:	xxx-xx-6632
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 2/10/25
Case number:	5:25-bk-00376-MJC	Date case converted to chapter:	7 6/4/25

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**


	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Martin D. Borst	
2. All other names used in the last 8 years	aka Martin Borst	
3. Address	52 Robin Circle Wysox, PA 18854	
4. Debtor's attorney Name and address	Amy Lynn Bennecoff Ginsburg Ginsburg Law Group, P.C. 653 W. Skippack Pike Suite 300-71 Blue Bell, PA 19422	Contact phone 855-978-6564  Email: efilings@ginsburglawgroup.com
5. Bankruptcy trustee Name and address	Lawrence G. Frank (Trustee) 100 Aspen Drive Dillsburg, PA 17019	Contact phone 717 234-7455  Email: lawrencegfrank@gmail.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

page  
1

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831–2500  Date: 6/4/25
<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  <b>*Valid photo ID and proof of Social Security number are required*</b>	<b>Date: July 2, 2025 at 10:45 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  For additional information use the QR code or visit:  <a href="https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom">https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom</a>  The Court does not endorse or exercise any responsibility of the content at this link.	<b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 231 131 9730, Click on Join using passcode 5378651079, or call 1–267–552–4686  
<b>8. Presumption of abuse</b> If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/31/25</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b> Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	